

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Estella Marie Wagaman
Debtor

Case No. 21-01707-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 13, 2021

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:

Recip ID	Recipient Name and Address
db	+ Estella Marie Wagaman, South Mountain Road, Box 107, South Mountain, PA 17261-0107
aty	+ Markian R Slobodian, 801 North Second Street, Harrisburg, PA 17102-3210
aty	+ Patriot Federal Credit Union, c/o Markian R. Slobodian, Esq., 801 North Second Street, Harrisburg, PA 17102-3213
aty	+ Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5428509	Flagstar Bank, 5171 Corporate Drive, Troy, MI 48098
5428512	+ Well Span Health, 760 E Washington Street, Chambersburg, PA 17201-2751

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: office@csonkalaw.com	Sep 13 2021 18:43:00	Michael John Csonka, Csonka Law, 166 South Main Street, Kerrstown Square, Chambersburg, PA 17201
tr	Email/Text: info@pamd13trustee.com	Sep 13 2021 18:43:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Sep 13 2021 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5428504	+ EDI: CAPITALONE.COM	Sep 13 2021 22:43:00	Capital One, P O Box 71083, Charlotte, NC 28272-1083
5428506	+ Email/PDF: creditonebknofications@resurgent.com	Sep 13 2021 18:57:20	Credit One Bank, P O Box 60500, City of Industry, CA 91716-0500
5428507	+ EDI: DISCOVER.COM	Sep 13 2021 22:43:00	Discover, P O Box 6103, Carol Stream, IL 60197-6103
5428508	+ EDI: AMINFOFP.COM	Sep 13 2021 22:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5428505	EDI: JPMORGANCHASE	Sep 13 2021 22:43:00	Cardmember Service, PO Box 1423, Charlotte, NC 28201
5428510	+ Email/Text: bankruptcy@patriotfcu.org	Sep 13 2021 18:43:00	Patriot FCU, P O Box 778, 800 Wayne Ave, Chambersburg, PA 17201-3810
5428511	EDI: AISSPRINT	Sep 13 2021 22:43:00	Sprint, P O Box 4191, Carol Stream, IL 60197

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Markian R Slobodian	on behalf of Attorney Patriot Federal Credit Union law.ms@usa.net
Michael John Csonka	on behalf of Debtor 1 Estella Marie Wagaman office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	<u>Estella Marie Wagaman</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Middle District of Pennsylvania		
Case number:	1:21-bk-01707-HWV		
Social Security number or ITIN: xxx-xx-0930		EIN: --_-----	
Social Security number or ITIN: -----		EIN: --_-----	
Date case filed in chapter:		7	7/31/21
Date case converted to chapter:		13	9/13/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Estella Marie Wagaman	
2. All other names used in the last 8 years		
3. Address	South Mountain Road Box 107 South Mountain, PA 17261	
4. Debtor's attorney Name and address	Michael John Csonka Csonka Law 166 South Main Street Kerrstown Square Chambersburg, PA 17201	Contact phone 717-977-3171 Email: office@csnkallaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 9/13/21

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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